

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

IN RE: LATOYA S. LEWERS

CASE NO. 20-10724-JDW  
CHAPTER 13

CERTIFICATE OF SERVICE

I, Rosamond H. Posey, attorney for American Manufactured Housing Services, Inc. ("AMHS"), hereby certify that I have served a true and correct copy of **Notice of Mortgage Payment Change**, to parties listed below, by placing said copies in the United States Mail, postage prepaid, to said party on January 14, 2022.

Latoya S. Lewers  
1445 Rock Hill Road  
Sardis, MS 38666

C. Gaines Baker  
C.G. Baker Building, Suite One  
136 Public Square  
Batesville, MS 38606  
[cgbaker@panola.com](mailto:cgbaker@panola.com)

Locke D. Barkley  
Chapter 13 Trustee  
6360 I-55 North, Suite 140  
Jackson, MS 39211

U.S. Trustee  
501 E. Court Street, Suite 6-430  
Jackson, MS 39201

THIS, the 14<sup>th</sup> day of January, 2022.

Respectfully submitted,

AMERICAN MANUFACTURED HOUSING  
SERVICES, INC.

BY: /s/ Rosamond H. Posey  
ROSAMOND H. POSEY (MSB# 101247)  
MITCHELL, McNUTT & SAMS, P.A.  
P.O. Box 947  
Oxford, MS 38655-0947  
(662) 234-4845

Fill in this information to identify the case:	
Debtor 1	<u>LATOYA S. LEWERS</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI	
Case number	<u>20-10724-JDW</u>

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: American Manufactured Housing, Inc. Court claim no. (if known): 16

Last 4 digits of any number you use to identify the debtor's account: \_\_\_\_\_

Date of payment change:  
Must be at least 21 days after date of this notice 02/01/2022

New total payment: \$ 672.89  
Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

##### 1. Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_  
Insurance Renewal

Current escrow payment: \$ 207.45 New escrow payment: \$ 127.57

#### Part 2: Mortgage Payment Adjustment

##### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ % New Interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

#### Part 3: Other Payment Change

##### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Case number (if known) 20-10724-JDW

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Rosamond H. Posey

Signature

Date 1/14/2022

Print: Rosamond H. Posey  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Title Attorney for AMHS

Company Mitchell, McNutt & Sams, P.A.

Address PO Box 947  
Number \_\_\_\_\_ Street \_\_\_\_\_  
Oxford MS 38655  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Contact phone 6622344845 Email \_\_\_\_\_

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
PROJECTIONS FOR COMING YEAR**

**COMPANY**  
New Idea Financial, Inc.  
4800 Navy Rd., Suite 4  
Millington TN 38053  
(901) 873-0222

**ACCOUNT NO.**   
**STATEMENT DATE** 1/5/2022

**BORROWER**  
LATOYA LEWERS BK13  
1445 ROCK HILL ROAD  
SARDIS MS 38668

**NEW PAYMENT INFORMATION**

*If you have already received your billing statement, please adjust your bill to reflect the new payment amount reflected on this statement.*

Principal and Interest	\$545.32
Escrow Payment	\$127.57
Shortage/Surplus	\$0.00
Deficiency	\$0.00
Other	\$0.00
<b>Payment Amount</b>	<b>\$872.89</b>
<b>Effective Date</b>	<b>2/1/2022</b>

New Idea Financial, Inc. analyzes your escrow account annually, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account projection below, is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account. If you have any questions, you may call our loan servicing department at (901) 873-0222. Please, give your account number when making inquiries by telephone or in writing. We urge you to keep this statement with your loan records for comparison with the actual activity in your account at the end of the escrow accounting computation year.

<b>ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR</b>				
Month-Year	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
			Starting Balance	Projected Required
				\$16,843.04 \$382.66
Feb-2022	\$127.57			\$16,970.61 \$510.23
Mar-2022	\$127.57			\$17,098.18 \$637.80
Apr-2022	\$127.57			\$17,225.75 \$765.37
May-2022	\$127.57	\$585.79 property tax		\$16,767.53 \$307.15
Jun-2022	\$127.57			\$16,895.10 \$434.72
Jul-2022	\$127.57			\$17,022.67 \$562.29
Aug-2022	\$127.57			\$17,150.24 \$689.86
Sep-2022	\$127.57			\$17,277.81 \$817.43
Oct-2022	\$127.57			\$17,405.38 \$945.00
Nov-2022	\$127.57			\$17,532.95 \$1,072.57
Dec-2022	\$127.57	\$945.00 homeowners insurance		\$16,715.52 \$255.14
Jan-2023	\$127.57			\$16,843.09 \$382.71

Your ending balance from the last month of the account history is \$16,843.04. Your starting balance according to this analysis should be \$382.66.

This means you have a surplus of \$16,460.38. This surplus must be returned to you unless it is less than \$50, in which case we have the additional option of keeping it and lowering your payments accordingly. We are sending you a check for the surplus.

Your 2/1/2022 mortgage payment will be \$872.89 of which \$545.32 will be for principal and interest and \$127.57 will go into your escrow account.

Loan Account	Borrower Name	Reference	Description	Amount
210018	LATOYA LEWERS BK13		homeowners insurance	\$945.00
210022	David Odom		homeowners insurance	\$1,044.00
200053	LULA MOSLEY		Lula Mosley	\$582.00
				<u>\$2,571.00</u>

New Idea Financial, Inc.  
BancorpSouth Escrow  
17173550

BANCORP SOUTH  
2910 W JACKSON ST  
TUPELO MS  
(888) 797-7711

**COPY**

NO. 120368

CHECK NO.  
120368

DATE AMOUNT  
1/5/2022 \$2,571.00

—Two Thousand Five Hundred Seventy One and 00/100—

PAY American Modern Insurance Company  
TO THE  
ORDER OF

COPY NOT NEGOTIABLE

COPY NOT NEGOTIABLE

## **POLICY DECLARATIONS**

**American Modern Property and Casualty Insurance Company  
Manufactured Home  
Renewal**



## Premium Summary

Dwelling #1:	\$925.00
1445 ROCKHILL RD	
SARDIS MS 38666-5008	
Policy Coverages	\$20.00
Additional Costs	\$0.00

**Note: a minimum earned premium of \$100.00 applies to this policy.**

## Policy Discounts

**Paperless Discount  
Claims Free Discount**

## **Policy Summary**

**Policy Number:**

**Policy Period:**  
01/04/2022 to 01/04/2023 12:01 A.M. Standard Time

**Named insured(s):**  
**LATOYA NORWOOD**  
**1445 ROCKHILL RD**  
**SARDIS MS 38666-5008**

**Contracted Agency:**  
RICHARD C MOORE - #004620  
6565 HWY 51 N  
C/O DICK MOORE INC  
MILLINGTON TN 38053

## Policy Coverages

<b>Coverage</b>	<b>Limit / Description</b>	<b>Premium</b>
<b>Personal Liability</b>	<b>25,000</b>	<b>\$20.00</b>
<b>Damage to Property of Others</b>	<b>500</b>	
<b>Medical Payments</b>	<b>500 Per person/25,000 Per occurrence</b>	<b>Included</b>
<b>Animal Liability Sub-Limit</b>	<b>10,000</b>	<b>Included</b>
<b>Mold Exclusion - Personal Liability</b>		<b>Included</b>
	<b>Policy Level Coverages Premium</b>	<b>\$20.00</b>

**Dwelling #1: 1445 ROCKHILL RD, SARDIS MS 38666-5008**

**Occupancy:** **Residence Type:** **Year Built:** **Territory:** **Protection Class:** **Code:** **In Park of 26 or more spaces**  
**Owner Occupied** **Manufactured Home** **2002** **9** **No**

**Style:** Year Roof Replaced: Model Year: Make: Model: Serial Number:  
Single-wide 2002 Southern Energy HomeSS series SSDAL37322-1

### Additional Interests

**Description of Interest:** Lienholder      **Name:** AMERICAN MANUFACTURED HOUSING SERVICES INC.      **Address:** 6565 US HIGHWAY 51 NORTH, MILLINGTON TN 38053-7836

**Loan/Contract Number:**